

Neighborhood Stabilization Program Application



- This program is operated on a first come, first completed, and first served basis.
- It takes approximately 30 days to process your application. A Housing Representative will contact you by mail, email or phone if additional information or further verification is needed.
- Incomplete applications will be delay the review process.
- Applications must be mailed or place in the City Drop Box at City Hall; NO FAXED OR EMAILED COPIES.
- Phone calls will be returned in the order received; either the same day or on the following business day.

Your City of Deltona Housing Contact

Denise Brooke – Administrative Assistant (386) 878-8620

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU!

Required Documents

Here you will find a list of required documentation to be submitted for all household members who will be residing in the home to be purchase through the NSP Program.

This check off list is provided so you may gather and copy the documents to submit and participate in the program.

<u>A.</u>	HOUSEHOLD IDENTIFICATION (ALL HOUSEHOLD MEMBERS) (Photo Copies Only)
	<u>Current Florida Driver's License or Florida Identification Card</u> : All household members 18 years of age and
	older.
	Social Security Card: All household members.
	<u>Birth Certificate</u> : All household members <u>under</u> 18 years of age.
	Court-Ordered Letter(s) of Guardianship, if applicable.
	Divorce decree and Marital Settlement Agreement, if applicable.
	Letter(s) of adoption, if applicable.
<u>B.</u>	PROOF OF INCOME/ASSETS- (ALL HOUSEHOLD MEMBERS, if applicable):
	Employment: Employer to submit a letter, signed by the employer, stating the hourly rate of pay and number of
	hours worked per week, overtime rate of pay and number of overtime hours projected to work per week, and
	other documentation of wages from employment (including commissions, tips, bonuses, fees, etc.)
	<u>Pay-stub:</u> Submit a copy of most recent paystubs encompassing one full month within the last 60 days.
	<u>Tax Returns:</u> Submit copy of previous (2) two years Federal Income Tax Returns, including all schedules, and W-
	2's and/or 1099's.
	<u>Self-employed:</u> Submit a copy of the previous (3) three year's Federal Income Tax Returns, including Schedule C
	of the Federal Income Tax Return "Profit and Loss from Business".
	<u>Unemployed:</u> Proof of unemployment or disability payments or submit the original letter stating that the
	household member is unemployed and does not receive unemployment or any other benefits.
	Benefits & Other Source(s) if Income: Copy of benefit letter verifying proof of social security,
	Pension/Retirement Benefits, IRAs, 401(k)s, annuities, death benefits, and/or insurance policies and a copy of
	most recent check or deposit. Copy of bank statement reflecting deposit will suffice for proof of most recent
	deposit.
	<u>Checking and/or Savings:</u> Copy of Bank or Credit Union statements for Checking and /or Savings account(s) for
	the most recent 6 months. All household members. All pages, front and back. [Within 30 days].
	<u>Proof of Alimony:</u> Payments or a court order that you are not receiving payments (submit copies only).
	Court-ordered letter(s) of child support: A court order stating that you are, or are not, receiving payment
	(submit copies only).
	<u>Gifts:</u> Submit a statement of all periodic allowances of gifts from persons not living in your household. (See
	addendums for form).
	<u>Proof of the Value of Equity:</u> For all properties owned by the applicant(s).
	Rental Real Estate: If you have rental real estate, a copy of Schedule E of your Federal Income Tax Return,
	"Supplemental Income and Loss".
	Other Sources of Income: Documentation of any other sources of income and/or assets. Including any public
	assistance.
	FIRST MORTGAGE APPROVAL LETTER
ш	<u>First mortgage approval</u> : must be obtained from a Lender or Bank stating amount of mortgage <u>and interest rate</u> .
	Applicant must be credit–ready and have sufficient income required to obtain financing from a participating
_	lender.
L	<u>Provide a copy of your "free annual" credit report:</u> from all three credit bureaus. You can obtain these by going
	to <u>www.creditkarma.com</u> or <u>www.quizzel.com</u> .

CITY OF DELTONA Community Development Division

NSP Program Application

Special Needs	Date Stamp
☐ Farm Worker	
□ Developmentally Disabled	
☐ Homeless	
☐ Elderly (62 or over)	
☐ Special Needs	
HOUSEHOLD DATA	
How did you hear about the program?	
Total number of household members: Total H	lousehold Annual Gross Income: \$
Total named of neaseners members return	
APPLICANT'S INFORMATION (Head of Househo	<u>ld)</u>
Please provide your email on the space below so that w	e may send you periodic updates. Thank you
rease provide your chian on the space below so that w	e may sema you periodic apaates, maint you.
FMAIL ADDRESS:	

CO-APPLICANT'S INFORMATION

Legal Name:			
(Name as shown on your Driver's L	icense) Date of Birth:		Age:
Married: Separated: Unmarried	(includes single, divorce	ed, widowed):	Race:
INCOME: (Check all types of Income that you	ı receive) Wages	Social Security/S	SSI
AFDC Child Support Self-E			
	ncome: \$		
ADDRESS INFORMATION:	•		
Current Address:	Citv:	State:	Zip:
Mailing Address:			
Home Phone:			
EMPLOYMENT INFORMATION:			
Employed By:	Employer Phor	ne #:	
Your Position/Title:			
Employer Address:		l:	
Supervisors Name:			
ASSET INFORMATION:			
Checking: Name of Bank:	Account #	Ва	llance: \$
Savings: Name of Bank:			
All other Accounts/Assets:			
ADULT HOUSEHOLD MEMBER			
Legal Name:			
(Name as shown on your Driver's L	icense) Date of Birth:		Age:
Married: Separated: Unmarried			
INCOME: (Check all types of Income that you			
		_	
AFDC Child Support Self-E			_ Other
Gross Annual I	ncome: \$		
ADDRESS INFORMATION:			
Current Address:	City:	State:	Zip:
Mailing Address:			
Home Phone:	Cell Phone:		
EMPLOYMENT INFORMATION:			
Employed By:	Employer Phor	ne #:	
Your Position/Title:	Fax #:		
Employer Address:			
Supervisors Name:			
ASSET INFORMATION:			
Checking: Name of Bank:	Account #	Ва	lance: \$
Savings: Name of Bank:			
All other Accounts/Assets:			

OTHER ADULT HOUSEHOLD MEMBER

Legal Name:			
(Name as shown on your Driver's Li	icense) Date of B	Birth:	Age: _
Married: Separated: Unmarried	(includes single, div	vorced, widowed):	Race:
INCOME: (Check all types of Income that you	receive) Wages	Social Security/S	SI
AFDC Child Support Self-En	nployment	Pension	_
Other	Gross Annual Incom	n e : \$	
ADDRESS INFORMATION:			
Current Address:	City:	State:	Zip:
Mailing Address:	City:	State:	Zip:
	0 11 01		
Home Phone:	Cell Phone: _		
EMPLOYMENT INFORMATION: Employed By:	Employer	Phone #·	
Your Position/Title:			
Employer Address:		oyed:	
Supervisors Name:			
ASSET INFORMATION:			
Checking: Name of Bank:	Account #	Ва	lance: \$
Savings: Name of Bank:	Account #	Ba	lance: \$
All other Accounts/Assets:			

HOUSEHOLD MEMBER UNDER THE AGE OF 18:

(List all persons OTHER THAN Applicant and Co-applicant who will reside in your house. Documentation must be provided on all income, assets, and identification for all household members).

Legal Name	Date of Birth	Age	Relationship to applicant(s)	Gross Income	Married Widowed Single Divorced	(M) (W) (S) (D)

<u>AUTHORIZATION FOR THE RE</u>	LEASE OF INFORMATION	
applicable institutions to release, w	vithout liability, information regard gram for the purposes of verifying	, the undersigned, hereby authorize all ling my employment, income, and/or assets, to g information provided as part of determining
Types of information to be ve	erified:	
are, but not limited to: personal commissions, raises, bonuses, and (CD), Individual Retirement Accordingurance policies, retirement fu	l identity, employment history, h tips; cash held in checking/savings unts (IRA), interest, dividends, et nds, pensions, disability or deat	be required. Verification that may be requested ours worked, salary and payment frequency, accounts, stocks, bonds, certificate of deposits cc.; payments from Social Security, annuities, h benefits, unemployment, disability, and/or operations of a business; and alimony or child
 Organizations/Individuals that ma Past/Present Employers Banks, Financial, or Retirem State Unemployment Agend Welfare Agency 	 Alimony/Cl Social Secu Veterans A Equifax Cre 	Il verification are, but not limited to: hild/Other Support Providers urity Administration dministration edit Report
Agreement to Conditions: I agree that a photocopy of this authoright to review this file and con	•	rposes stated above. I understand that I have ncorrect.
Applicant Signature	Print Name	Date
Co-Applicant Signature	Print Name	Date
Adult Member	Print Name	Date
Adult Member	Print Name	Date

NOTE: This general consent may not be used to request a copy of a tax return. If one is needed, contact your local IRS office for Form 4506, "Request for Tax Return," and prepare and sign separately.

ASSET ADDENDUM TO APPLICATION

(Must be completed for All persons, including Minors, who will occupy Assisted Housing)

In order to properly qualify an applicant for SHIP assistance, the following asset information for **all persons**, **including minors**, **who will occupy the assisted housing**, must be obtained. This information will be used for qualification purposes only.

Assets include, but are not limited to:

Type of Asset

Cash held in savings and/or checking accounts, trust funds, equity in real estate and other capital Investment, stocks, bonds, Treasury bills, certificates of deposit, money market funds, IRA accounts, Retirement and pension funds, lump sum receipts (i.e. lottery winnings, insurance settlements, etc.), and personal property held as an investment (i.e. gem or coin collections, paintings, antique cars, etc.).

(Do not include necessary property such as clothing, furniture, cars, wedding bands, etc.)

Asset Value

List ALL Assets and Asset Income for ALL Household Members, Including Minors, (List Checking, Savings Accounts, IRA, CD, Bonds, Stocks, and Equity in Properties, etc.)

Bank/Account Numbers

	Total \$	Total \$
Certification:		
A. I/We hereby state th	at the combined value of my/our assets	s (must check one):
	Does exceed \$5,000	Does not exceed\$5,000
B I/We do no	ot have any assets at this time	
Applicant Signature	Print Name	Date
Co-Applicant Signature	Print Name	Date
Adult Member	Print Name	Date
Adult Member	Print Name	Date

Warning: Florida Statue 817 provides that willful false statements or misrepresentations concerning income, asset, or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statues 775.082 or 775.83.

Annual Asset Income

VERIFICATION OF ASSETS DISPOSED

I/We certify that during the two-y certification of eligibility for progr \$1,000 asset(s) for less than fair m	am participation, I/We	-		
• •				
Asset (s)	were disposed of for le	ess than fair ma Amount		:: Disposition
1)		Amount		o is position
2)				
3)				
4)				
5)				
HISTORY/LIABILITIES Have you or your co-applicant (chHad an outstanding judgmDeclared bankruptcy in theOwned a site built home, co home in the past 3 years?	ent in the last 7 years? e last 10 years?	Had p	n auto/truck reposs roperty foreclosed? red assistance from	
List ALL Liabilities, Credi	it Card Debt, Auto, Rea (For ALL Household Creditors Name		_	ge Loans, etc. Monthly Payment
				, ,
		Total Annual	\$	
Applicant Signature	Print Name	2	Da	te
Co-Applicant Signature	Print Name	2	Da	te
Adult Member	Print Name	e	Da	te

Warning: Florida Statue 817 provides that willful false statements or misrepresentations concerning income, asset, or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statues 775.082 or 775.83.

Adult Member

Print Name

Date

PROGRAM RESTRICTIONS

- Mobile homes and rental properties are not eligible. This program is open to <u>all</u> without regard to race, color, sex, handicap, religion, familial or marital status, or national origin.
- The program is a first come, first complete, first served basis. Those who supply the Program with all the information needed to process their application, while funds are available, will be processed first.
- The City of Deltona provides a deferred payment loan, and/or combination of deferred payment and low interest loans for a term of up to 30 years.
- Based on household size and income. Please refer to our website at www.deltonafl.gov for income limits.
- Property values may not exceed \$225,000.
- Other restrictions may apply

IMPORTANT- READ BEFORE SIGNING

I/We understand that Florida Statute 817 provides that willful false statements or misrepresentation concerning income, assets, or liability information relating to financial conditions is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statute 775.082 or 775.83. I/We further understand that any willful misstatement of information will be grounds for disqualification. I/We certify that the application information provided is true and complete to the best of my/our knowledge. I/We consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance. I/We agree to provide documentations needed to assist in determining eligibility and am/are aware that all information and documents provided are a matter of public record.

I/We understand that the City of Deltona collects your Social Security number for the following purpose: Classification of accounts; Identification and Verification; Credit Worthiness; Billing and Payments; Data Collection; Reconciliation; Tracking; Benefit Processing; Tax Reporting and Verification of Benefits. Social Security numbers are also used as a unique numeric identifier and may be used for search purposes.

		Initial here	Initial here
Applicant Signature	Print Name	Date	
Co-Applicant Signature	Print Name	Date	

THIRD-PARTY VERIFICATION OF EMPLOYMENT

APPLICANT: Please have employer complete and forward to Community Development Staff.

We are required by State and/or Federal Regulations to verify employment history and income information for the applicant in order to determine their eligibility for program assistance. Your cooperation in providing the below requested information is most appreciated.

Authorization:

An "Authorization for the Release of Information" form has been signed by the applicant who indicates they are in agreement with the release of information requested for the sole purpose of determining eligibility for program assistance.

TO BE COMPLETED BY EMPLOYER: Please complete and return by fax or email to:

dbrooke@deltonafl.gov or abriggs@deltonafl.gov

FAX - (386) 878-8601

City of Deltona Community Development

2345 Providence Blvd, Deltona, FL 32725

Complete the (applicable) sections below:

Name of Applicant: _			Social Security Number:	
Company Name:				
Position:			Employment Start Date:	
Base Pay Rate:	A	verage Hours/Week	:	☐ Bi- Weekly ☐ Monthly
Overtime Pay Rate:			Average Overtime Hours/We	ek:
Total Annual Base Pa	y Earning:	\$	_Total Annual Overtime Pay E	arnings: \$
Amount and Frequen	cy of Othe	r Compensation (bo	nuses, raise, commission, tips):\$
Vacation Pay	YES	□ NO	If yes, number of days	
Retirement Account	YES	□ NO	Amount Accessible to Employ	/ee: \$
Date of Next Pay Incr	ease:		Anticipated Pay Increase Amo	ount: \$
Total Gross Annual In	come (inc	luding other comper	nsation for the next 12 months	s): \$
Signature of Authoriz	ed Repres	entative or Employe	- r	Title
Printe	d Name		Date	Telephone

STATEMENT OF NONEMPLOYMENT

Previous Employer:		
I have been unemployed since		
Please indicate by checking which applies to you	:	
(a) \square I am not presently employed, but anticipation	ating becoming employed with	in the next (12) months.
(b) I am not presently employed and do not following reasons:		
(c) I am receiving unemployment compensations with the stated income amount.		
(d) I am not receiving unemployment compe	ensation. If this is checked, plea	ase explain why you are not:
NOTE: All eligible persons shall seek unemployr	ment benefits when applying fo	or Deltona SHIP assistance. Date
Signature	Trinc Name	
Witness Name	Print Name	Date
STATE OF FLORIDA COUNTY OF VOLUSIA		
The foregoing instrument was acknowledged before	, who is either personally	known to me or has produced a
	Name:	
	My Commission Expires:	

PROOF OF CHILD SUPPORT OR NON-SUPPORT

Please complete one form for e	ach child listed on your application. Plea	se make additional copies, if necessary.
	-	
Name of Child's Biological Paren	ts:	
If yes, please provide documenta	-ordered child support for this child: $oxdot$ ation of filing.	
If yes, the amount of court-orde	rdered child support for this child: TYE red support received: \$	(Attach court order or proof of support)
	the other parent or other source(s) on b	
Please provide any additional do support or non-support. Applicant Signature	ocumentation and/or information that yo Print Name	u feel may be helpful in determining Date
Co-Applicant Signature	Print Name	 Date
Witness Signature	Print name	Date
Witness Name	Print Name	Date
STATE OF FLORIDA COUNTY OF VOLUSIA		
The foregoing instrument was ackn	owledged before me this day of	, 20by
	, who is either perso driver's license as iden	onally known to me or has produced a
	Namo	
	Print Name	
	My Commission Expires	

VERIFICATION OF STUDENT STATUS

TOP PORTION TO BE COMPLETED BY APPLICANT

and/or each household member enrolled in college and have	e it completed by a School Official.
Please complete the (applicable) sections below:	
NAME OF APPLICANT:	
NAME OF STUDENT:	Social Security No:
ADDRESS OF STUDENT:	
I hereby authorize the release of the information requested	
Signature of Applicant/ Student (if over the age of 18)	 Date
TO BE COMPLETED BY SCHOOL OFFICIAL	
We are required by State and/or Federal regulations to ve applicant in order to determine their eligibility for program information below is most appreciated. You may mail or fax	assistance. Your cooperation in providing the requested
Authorization: An "Authorization for the Release of Information" form had agreement with the release of information requested for assistance.	
Student's Home Address:	
Parent/Guardian responsible for student:	
Date of Enrollment Fu	Il Time Part Time
This is to certify that the above listed student is enrolled a	t this school.
Name of Educational Institution:	
Address of Educational Institution:	
Signature	Title:
Date:	Telephone:

APPLICANT: Please complete the top portion of this form for each household child enrolled in grade school

WARNING: Section 1001 of Title 18 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States Government as to any matter within its jurisdiction.

AFFIDAVIT OF HOME INSPECTION

Applicant(s) Name:_		
Property Address:		

I/We hereby acknowledge that a full home inspection will be performed on the above referenced home on my behalf. I/We hereby acknowledge that I/we understand that this report is a visual inspection of the readily accessible areas of this building, in accordance with the terms and conditions contained in the Pre-Inspection Agreement below.

Pre-Inspection Agreement

The inspector agrees to conduct an inspection for the purpose of informing the applicant(s) of major deficiencies in the condition of the property as well as the Housing Program's Requirements. The inspection and report are performed for the possession of the applicant(s). The written report will include only the following:

- Structural conditions
- Electrical/plumbing
- Hot Water heater
- Kitchen and appliances
- Heating and air conditioning
- General interior, including ceilings, walls, floors, windows, insulation, & ventilation
- General exterior, including roof, gutter, chimney, drainage, grading
- Quality, condition, and life expectancy of major systems

It is understood and agreed that this inspection will be of readily accessible areas of the building and is limited to visual observations of apparent conditions existing at the time of the inspection only. Latent and concealed defects and deficiencies are excluded from the inspection: equipment, items, and systems will not be dismantled.

The inspection and report do not address, and are not intended to address, the possible presence of, or danger from, any potentially harmful substance and environmental hazards including but not limited to: radon gas, lead paint, asbestos, urea formaldehyde, toxic or flammable chemicals, and water or airborne hazards. Also excluded are inspections of, and report on, swimming pools, wells, septic systems, central vacuum systems, water softeners, sprinkler systems, fire and safety equipment, and the presence of rodents, termites, and other insects.

The parties agree that the inspector and the Housing Program's employees and agents assume no liability or responsibility for the cost of repairing or replacing any unreported defect or deficiency, either current or arising in the future, or for any property damage, consequential damage, or bodily injury of any nature. THE INSPECTION AND REPORT ARE NOT INTENDED TO BE USED AS A GUARANTEE OR WARRANTY, EXPRESSED OR IMPLIED, REGARDING THE ADEQUACY, PERFORMANCE OR CONDITION OF ANY INSPECTED STRUCTURE, ITEM, OR SYSTEM. NEITHER THE INSPECTOR NOR THE HOUSING PROGRAM IS AN INSURER OF ANY INSPECTED CONDITIONS.

The parties agree that should the inspector or the Housing Program's employees and agents be found liable for any loss or damages resulting from a failure to perform any of its obligations, including, but not limited to, negligence, breach of contract, or otherwise, then the liability of the inspector and the Housing Program's employees or agents shall be limited to a sum equal to the amount of the fees paid by the applicant(s) for the Inspection and Report.

The parties further agree that Deltona's Housing Program and its employees and/or agents are to be held harmless and be indemnified from any liability for the result of said Inspection Report.

The parties agree that the only required repairs to the property are those required to meet the minimum requirements of the Housing Program. All other repairs or corrections to the property as noted in said inspection and report, or otherwise noted, are to be negotiated with the owner of the property.

Acceptance and understanding of this Agreement is hereby acknowledged:

Applicant Signature	Print Name	Date	
Co-Applicant Signature	Print Name	Date	

IMPORTANT INFORMATION

LOCAL COURTHOUSE HOUSING INFORMATION

VOLUSIA COUNTY COURTHOUSE	VOLUSIA COUNTY HEARING ASSISTANCE
Clerk of the Circuit Court	123 W. Indiana Ave., Room 302
101 N. Alabama Ave.	Deland, FL 32720
Deland, FL 32720	Office: (386) 736-5955
Office: (386) 736-5915	http://volusia.org/community_assistance/housing.htm
www.clerk.org	(Section 8; Down Payment Assistance & Rehabilitation)
SEMINOLE COUNTY COURTHOUSE	FLORIDA HOUSING FINANCE CORPORATION
Clerk of the Circuit Court	227 N. Bronough Street, Suite 5000
301 N. Park Avenue	Tallahassee, FL 32301
Sanford, FL 32771	Office: (805) 488-4197
Office: (407) 665-4330	www.floridahousing.org
www.seminoleclerk.org	
ORANGE COUNTY COURTHOUSE	FLORIDA HOUSING COALITION
Clerk of the Circuit Court	1367 E. Lafayette Street, Suite C
425 N. Orange Avenue, Suite 410	Tallahassee, FL 32301
Orlando, FL 32801	Office: (800) 677-4548
Office: (407) 836-2000	www.flhousing.org
www.myorangeclerk.org	
	VOLUSIA COUNTY HOUSING RENTAL ASSISTANCE
	Office: (386) 775-5204

SOCIAL SECURITY OFFICE	COMMUNITY RESOURCES
SOCIAL SECURTIY ADMINISTRATION	UNITED WAY OF VOLUISA & FLAGLER COUNTIES
1629 S. Adelle Avenue	Call 2.1.1
Deland, FL 32720	Office: (800) 253-0563 Ask for 2 1 1
Office: (386) 734-8300	Free information about available area services
Hours: Monday – Friday (8:30am – 3:30pm)	Confidential direction to community resources
LINES ADI OVA AFRIT INICODA A TIONI	CHILD CHIDDODT INFORMATION
UNEMPLOYMENT INFORMATION	CHILD SUPPORT INFORMATION
STATE OF FLORIDA	CHILD SUPPORT INFORMATION CHILD SUPPORT ENFORCEMENT DIVISION
STATE OF FLORIDA	CHILD SUPPORT ENFORCEMENT DIVISION
STATE OF FLORIDA AGENCY FOR WORKFORCE INNOVATION	CHILD SUPPORT ENFORCEMENT DIVISION FLORIDA DEPARTMENT OF REVENUE
STATE OF FLORIDA AGENCY FOR WORKFORCE INNOVATION Office: (800) 204-2418	CHILD SUPPORT ENFORCEMENT DIVISION FLORIDA DEPARTMENT OF REVENUE P. O. Box 8030

City of Deltona - Department of Planning and Development Services - Community Development Division 2345 Providence Boulevard, Deltona, FL 32725
Phone (386) 878-8620; No faxed copies accepted
www.deltonafl.gov